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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Isaiah First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Warren	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 4186	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Isaiah First Name	Warren Middle Name Last Name	Case number (if known)
	i iist ivaine	Wildlie Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2136 E 80th St Apt 3 Number Street	Number Street
		Chicago Illinois 60617	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Isaiah		Warren	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see <i>Notice Req</i> 2010)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details abo cashier's check, may pay with a command in the land individuals to Paragram in the official pover you choose this	out how you may pay. Typically, if you or money order. If your attorney is coredit card or check with a pre-print refee in installments. If you choose ay Your Filing Fee in Installments (Control of the property of the prop	ou are paying the submitting your ed address. e this option, sign official Form 103 this option only and may do so onlize and you are use.	
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go	ndlord obtained an eviction judgment a		st You (Form 101A) and file it with

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Debtor 1 Isaiah Warren Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Isaiah Warren Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Isaiah Warren Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Isaiah Warren Signature of Debtor 1 Signature of Debtor 2 Executed on __5/30/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Isaiah		Warren	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		•
need to file this page.	/s/ Brittney Mansfie	ld	Date	5/30/2018
	Signature of Attorney		M	M / DD / YYYY
	Brittney Mansfield			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nnuo.		
	Street	anue .		
	Guoot			
	Chicago		Illinois	60643
	City		State	Zip Code
	•			·
	Contact phone	3124477849	Email address	bmansfield@semradlaw.com
			_	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Isaiah		Warren
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$1,475.00
1b. Copy line 62, Total personal property, from Schedule A/B	4
1c. Copy line 63, Total of all property on Schedule A/B	\$1,475.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	#0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	*************************************
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$36,387.00
Your total liabilities	\$36,387.00
Commonwing Verm Incomes and Francisco	
art 3: Summarize Your Income and Expenses	
	\$2,383.68
	ΨΞ,000.00
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	42,000.00

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Deb	tor 1	Isaiah		Warren	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ons for Administrativ	ve and Statistical Records		
6. A	re yo	ou filing for bankruptcy un	der Chapters 7, 11, or	13?		
Г	¬ N	o. You have nothing to repo	ort on this part of the for	m. Check this box and submit thi	s form to the court with your other sc	hedules.
Ī	→	es.				
7. W	/hat	kind of debt do you have?				
Ŀ				ner debts are those incurred by ar Il out lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.	
г			• ()		art of the form. Check this box and su	ıhmit
L		nis form to the court with you	•	a nave nothing to report on this p	art of the form. Offeck this box and st	70mi
		. the Oracle and CVC and		0	the second form Official	
		122A-1 Line 11; OR , Form		: Copy your total current monthly m 122C-1 Line 14.	income from Official	\$1,331.67
_						
9.	Cop	by the following special ca	tegories of claims from	n Part 4, line 6 of Schedule E/F	:	
	Froi	m Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a	Domestic support obligation	s (Conv line 6a)		\$0.00	
					\$0.00	
	9b.	Taxes and certain other debi	ts you owe the governm	nent. (Copy line 6b.)		
	9c.	Claims for death or personal	injury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f	.)		\$22,600.00	
	9e i	Obligations arising out of a	senaration agreement or	divorce that you did not report as	\$0.00	
		rity claims. (Copy line 6g.)	oparation agreement of	and the roport de	·	
	Qf F	Debts to pension or profit-sh	paring plane and other s	similar debts (Copy line 6h.)	\$0.00	
	91. L	Depts to pension or profit-st	iailing pians, and other s	miniai debis. (Oopy iiile off.)		

\$22,600.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	n to identify your c	ase:						
Debtor 1	Isaia				Warren				
Debtor 2	First	Name	Middle N	lame	Last Name				
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Form	106A/B							Check if this is an amended filing
Sche	dule A	/B: Prope	erty						12/1
category v responsible write your	where you le for suppl name and	think it fits best. I ying correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very o	asset only once. If an ass curate as possible. If two is needed, attach a separ question. r Other Real Estate Yo	married peo ate sheet to	pple a this	re filing together, both a form. On the top of any	are equally
			quitable interest i	in any	residence, building, land	, or similar ı	orope	rty?	
	No. Go to								
1.1		e is the property?	other description		at is the property? Check a Single-family home			the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
					Duplex or multi-unit building Condominium or cooperativ Manufactured or mobile hor Land	ve		Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code	Ħ	Investment property Timeshare Other			Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
				one	b has an interest in the pro- Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		ck	Check if this is co (see instructions)	ommunity property
				ш	er information you wish to		this it	em, such as local	
					perty identification number			•	
1.2		e more than one, li			at is the property? Check a Single-family home Duplex or multi-unit building Condominium or cooperativ	9		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?
				ш	Manufactured or mobile hor	me			
	Number	Street	Zio Codo	Ħ	Land Investment property Timeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who one	Other has an interest in the property identification number behavior 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors are information you wish to perty identification number	and another and about		(see instructions)	ommunity property

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Debtor 1		Warren	Case number (if known)
	First Name Midd	lle Name Last Name	
	et address, if available, or other descri	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Describe the nature of your ownership
City	State Zip Cod	Investment property Timeshare Other	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? O Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Other information you wish to add abore	er
		property identification number:	
	the dollar value of the portion you ve attached for Part 1. Write that I	own for all of your entries from Part 1, includii number here. ▶	ng any entries for pages
Part 2:	Describe Your Vehicles		
Do you ow you own t	vn, lease, or have legal or equitable nat someone else drives. If you lease ns, trucks, tractors, sport utility vehicles.	e interest in any vehicles, whether they are reg a vehicle, also report it on Schedule G: Executory C es, motorcycles	
3.1	Make Model: Year:	Who has an interest in the proper one. Debtor 1 only	ty? Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community pro	
3.2	Make Model: Year: Approximate mileage:	Who has an interest in the proper one. Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community proinstructions)	

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	Isaiah		Warren Case num	ber (if known)	
	First Name	Middle Name	Last Name	· · · · ·	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secu	claims or exemptions. Pur ured claims on Schedule Laims Secured by Property. Current value of the portion you own?
			Check if this is community property (see instructions)		
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Purified claims on Schedule Daims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see		
		•	recreational vehicles, other vehicles, and ac		
		•	•	ories Do not deduct secured	•
Exar	nples: Boats, trailers, motors, pe No Yes	•	recreational vehicles, other vehicles, and acishing vessels, snowmobiles, motorcycle access	Do not deduct secured the amount of any secured Creditors Who Have Cla	claims or exemptions. Pur ured claims on <i>Schedule D</i> aims Secured by Property.
Exar	nples: Boats, trailers, motors, pe No Yes Make Model: Year:	•	recreational vehicles, other vehicles, and actishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	ıred claims on <i>Schedule D</i>
Exar ✓ 4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	claims or Schedule E portion you own?
Exar ✓ 4.1	nples: Boats, trailers, motors, per No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	red claims on Schedule Daims Secured by Property. Current value of the

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used bedroom furniture, used living room furniture, used dining room furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Used cell phone, 2 used tvs Yes. Describe... \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... Watches \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1200.00 for Part 3. Write that number here

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes \$25.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: TurboTax Prepaid Card \$250.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Isaiah		Warren	Case number (if known)				
	First Name	Middle Name	Last Name					
20.	. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.							
	No Yes. Give specific information about them	Issuer name:						
21.			, thrift savings accounts	s, or other pension or profit-sharing plans				
	✓ No	Type of account:	Institution name:					
	Yes. List each account separately.	401(k) or similar plan:						
	copulatoly.	Pension plan:						
		IRA:						
		Retirement account:						
		Keogh:						
		Additional account:						
		Additional account:						
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public						
	Yes	Electric:						
		Gas:	,					
		Heating oil:						
		Security deposit on rental unit:						
		Prepaid rent:						
		Telephone:						
		Water:						
		Rented furniture:						
		Other:						
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)				
	✓ No ☐ Yes	Issuer name and description:						
		-						

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Debt	or 1 Isaiah		Warren	Case number (if known)	
0.4	First Name	Middle N			
24.		cation IRA, in an acco 1), 529A(b), and 529(b	ount in a qualified ABLE program, or un b)(1).	der a qualified state tuition program.	
	— N:				
	Institu	tion name and descrip	tion. Separately file the records of any inter-	ests.11 U.S.C. § 521(c):	
	Yes				
			_		
25.	Trusto aquitable ar	futuro intorocto in n	roperty (other than anything listed in lir	no 1) and rights or newers	
25.	exercisable for your		operty (other than anything listed in in	ie 1), and rights or powers	
	√ No				
	Yes. Describe				
	_				
26.	Patents convrights	trademarks trade s	secrets, and other intellectual property		
			s, proceeds from royalties and licensing ag		
	✓ No				
	Yes. Describe				
27.	Licenses, franchise	s, and other general i	intangibles		
			ses, cooperative association holdings, liquo	r licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mor	nev or property ow	ed to vou?			Current value of the
Mor	ney or property ow	ed to you?			Current value of the portion you own?
Mor	ney or property ow	ed to you?			portion you own? Do not deduct secured
	ney or property ow Tax refunds owed to				portion you own?
	Tax refunds owed to				portion you own? Do not deduct secured
		you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specific about them,	you information including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owed to No Yes. Give specific about them, you already	you information		Federal: State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you	you information including whether filed the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax s	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax seems to be a seem of the seems of the seem	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about the specific	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax seems to be a seem of the seems of the seem	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local: ee, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about the specific	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about the specific	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local: ee, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about the specific	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about them. You already and the tax you have a specific about the specific	you information including whether filed the returns years	pousal support, child support, maintenanc	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you have a second or the second of	you information including whether filed the returns years flump sum alimony, sp information		State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax you have a second or the second of	information including whether filed the returns years fump sum alimony, sp information	e payments, disability benefits, sick pay, va	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax start the tax start that the sta	information including whether filed the returns years fump sum alimony, sp information		State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specific about them, you already and the tax you already and the tax you specific No Yes. Give specific Other amounts some Examples: Unpaid way Social Secu	information including whether filed the returns years fump sum alimony, sp information	e payments, disability benefits, sick pay, va	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specific about them, you already and the tax start the tax start that the sta	information including whether filed the returns years fump sum alimony, sp information	e payments, disability benefits, sick pay, va	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Isaiah		Warren	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabil		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in propert If you are the beneficiary property because someo	of a living trust, expect	someone who has died proceeds from a life insurance police	y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and u	unliquidated claims of	every nature, including counterc	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	Yes. Describe				
36.		-	n Part 4, including any entries fo		\$275.00
Part	5: Describe Any Bu	siness-Related Pro	perty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have an	y legal or equitable in	terest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p	current value of the ortion you own? To not deduct secured claims
38.	Accounts receivable of	r commissions you alr	eady earned	01	r exemptions
	No Yes. Describe				
39.	Office equipment, furni Examples: Business-rela		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Isaiah			Case number (if known)		
40.	First Name Machinery fixtures a	Middle Name quipment, supplies you use in busines	ast Name			
٠٠٠.	— »	quipment, supplies you use in busines	s, and tools of your trade			
	✓ No Yes. Describe					
	Tes. Describe					
	-					
41.	Inventory					
	✓ No					
	Yes. Describe					
42.	Interests in partnersh	ips or joint ventures				
	✓ No					
	Yes. Give specific	Name of entity		% of ownership:		
	information about them					
	uiciii				_	
43.	Customer lists, mailing	lists, or other compilations				
	✓ No					
		nclude personally identifiable information	as defined in 11 U.S.C. § 10	01(41A))?		
	_					
	Yes. Desc	ibe				
44.	Any business-related	property you did not already list				
	✓ No					
	Yes. Give specific					
	information					
		II of your entries from Part 5, includin		u have attached		
for P	art 5. Write that numbe	r here				
Pari	6: Describe Any F	arm- and Commercial Fishing-Re	lated Property You Ov	vn or Have an Interest In.		
	If you own or have an	interest in farmland, list it in Part 1.				
46.	Do you own or have a	ny legal or equitable interest in any fa	rm- or commercial fishing	g-related property?		
	No. Go to Part 7.				Current value of the portion you own?	
	Yes. Go to line 47.				Do not deduct secured clai	ims
47	Farm animals				or exemptions	
+1.	Examples: Livestock, p	oultry, farm-raised fish				
	No					
	Yes. Describe					
	_					
1						

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Deb	tor 1 Isaiah	Warren	Case number (if known)	
40	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
10	Farm and fishing equipment, implements, machinery, fixt	uras and tools of trade	2	
43.		ures, and tools of trade	5	
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	Voc. Posseribe			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you d	id not already list		
	☑ No			
	Yes. Describe			
52. A	dd the dollar value of all of your entries from Part 6, includ	ling any entries for pag	es you have attached	
	art 6. Write that number here			
			L	
Part	7: Describe All Property You Own or Have an Inte	erest in That You Did	d Not List Above	
53.	Do you have other property of any kind you did not alread	ly list?		
	Examples: Season tickets, country club membership			
	✓ No			1
	Yes. Give specific information			
	inomation			
54. A	dd the dollar value of all of your entries from Part 7. Write	that number here		
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2		>	
	part 2 total vehicles, line 5		<u> </u>	
57. F	Part 3: Total personal and household items, line 15	\$1200.00	<u> </u>	
58. F	Part 4: Total financial assets, line 36	\$275.00		
59	Part 5: Total business-related property, line 45	Ψ270.00		
			<u>—</u>	
60.	Part 6: Total farm- and fishing-related property, line 52		<u></u>	
61.	Part 7: Total other property not listed, line 54			
62.	Total personal property. Add lines 56 through 61	ф. 4.75.00		Φ4.475.00
	, ,	**************************************	Copy personal property total	+ \$1475.00
66 -	Catal of all managers on Calandala A/D Add Paris ES . P CO.			\$1475.00
03. I	otal of all property on Schedule A/B. Add line 55 + line 62			

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			Docu	ment Page 20 ()T /6	
Fill i	n this infor	mation to identify your ca	ase:			
Deb	tor 1	Isaiah		Warren	_	
Dob	tor 0	First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name	-	
Unit	ed States E	Bankruptcy Court for the:	Northern E	District of Illinois (State)		
Cas	e number			(State)	-	
	· ·					Check if this is an
<u>Ot</u>	ticial	Form 106C				amended filing
Sc	hedul	e C: The Prop	erty You Claim a	s Exempt		04/16
as e addi For stat	xempt. If i tional pao each iter e a speci	more space is needed, ges, write your name a m of property you clai fic dollar amount as e	fill out and attach to this nd case number (if knowr im as exempt, you must e exempt. Alternatively, yo	page as many copies of). specify the amount of the u may claim the full fair	Part 2: Additional of the exemption you market value of the second control of the second	claim. One way of doing so is to the property being exempted up to ts to receive certain benefits, and
und you	er a law t exempti	that limits the exempt	tion to a particular dollar to the applicable statutor	amount and the value	-	tion of 100% of fair market value determined to exceed that amount,
1.			claiming? Check one only, et	ven if your snouse is filing wit	h vou	
٠.			deral nonbankruptcy exemp			
			mptions. 11 U.S.C. § 522(b)(
2.	For any p	roperty you list on Schee	dule A/B that you claim as e	exempt, fill in the information	on below.	
		cription of the property a		Amount of the exemption Check only one box for each		Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description	n: bedroom furniture,	\$500.00	\$500	0.00	735 ILCS 5/12-1001(b)
	used furnit	living room cure, used dining furniture		100% of fair market applicable statutory I	, i	-
	Line from Schedule	A/B: 06				
	Brief description	า:	\$300.00	4 300		735 ILCS 5/12-1001(a)
		clothing		\$300 100% of fair market		-
	Line from Schedule	A/B:11		applicable statutory l		
3.	(Subject to	_	temption of more than \$160, and every 3 years after that for		e of adjustment.)	
	✓ No Yes. I	Did you acquire the proper	ty covered by the exemption v	vithin 1,215 days before you	filed this case?	

No Yes

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$250.00 description: \checkmark \$250.00 Used cell phone, 2 used 100% of fair market value, up to any tvs applicable statutory limit Line from 07 Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$25.00 description: **V** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(b) \$250.00 description: $\overline{}$ \$250.00 Other financial account, 100% of fair market value, up to any TurboTax Prepaid Card applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$150.00 description:

\$150.00

100% of fair market value, up to any

applicable statutory limit

Watches

12

I ine from

Schedule A/B:

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			9			
Fill in thi	s information to identify your	case:				
Debtor 1	Isaiah		Warren			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if	filing) First Name	Middle Name	Last Name			
United S	tates Bankruptcy Court for the	: Northern	District of Illinois			
			(State)			
Case nu (If known)	mber					
						Check if this is an
Offic	ial Form 106D					amended filing
Sche	edule D: Credi	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more spa	-		le are filing together, both are ed mber the entries, and attach it to			
1. D o	any creditors have claims	secured by your prope	rty?			
✓	No. Check this box and sub	omit this form to the court	with your other schedules. You ha	ave nothing else to rep	ort on this form.	
	Yes. Fill in all of the informat	tion below.				
Part 1:	List All Secured Claims					
for		reditor has a particular claim	rred claim, list the creditor separately, list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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	n this infor	mation to identify your c	ase:					
Deb	tor 1	Isaiah		Warren				
		First Name	Middle Name	Last Name				
	tor 2	=						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Coo	e number			(State)				
(If kn		-						
Of	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	chedu	ıle E/F: Cre	ditors Who	Have Unsec	cured Claims			12/15
Forn clair the e know	n 106Å/B) a ns that are entries in t vn).	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	xpired Leases (Official F Secured by Property. If i	Also list executory contracts orm 106G). Do not include a nore space is needed, copy op of any additional pages, v	ny credito the Part y	rs with partia ou need, fill i	ally secured it out, number
1.	Do any cr	editors have priority un	secured claims against ye	ou?				
	No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amounts ling to the creditor's name. particular claim, list the othe		both priority	y and nonprio	rity amounts.
						Total	Priority	Nonpriority
						claim	amount	amount

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Debto	or 1 Isaiah First Name Middle Name	Warren Last Name	Case number (if known)	
Part 2	=			
3. [Do any creditors have nonpriority unsecured claims a No. You have nothing to report in this part. Submi Yes.	gainst you?	e court with your other schedules.	
4. L	ist all of your nonpriority unsecured claims in the algorishms algorishms. In the creditor separately for each claim.	For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
4.1	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292		Last 4 digits of account number When was the debt incurred? n/a	\$6,000.00
	Number Street	-		
			As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 60680 City State Zip Co		Unliquidated	
	Who incurred the debt? Check one.		☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 1 only		Student loans	
	Debtor 2 only		Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	ł	debts Other. Specify Unpaid Tickets	
	Is the claim subject to offset?		Other. Specify Official Fickets	
	✓ No			
	Yes			
4.2	CREDIT MANAGEMENT LP		Last 4 digits of account number4538	\$296.00
	Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY		When was the debt incurred? 7/2017	
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
	CARROLLTON Texas 75007 City State Zip Co		Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	<u> </u>		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	•	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	•	debts 001 Collection; Collecting for	
	✓ No		ORIGINAL CREDITOR: COMCAST Other. Specify CABLE	
	Yes			
4.3	DEPT OF EDUCATION/NELN		Last 4 digits of account number 7792	\$6,946.00
	Nonpriority Creditor's Name 121 S 13TH ST		When was the debt incurred? 3/2014	
	Number Street	_	As of the date you file, the claim is: Check all that apply.	
	LINCOLN Nebraska 68508	3	Contingent	
	City State Zip Co	ode	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		✓ Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a community debi	t	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify	
	✓ No		_	

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 Debtor 1 First Name
 Saiah Middle Name
 Warren Last Name
 Case number (if known)

Part :	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street	Last 4 digits of account number 7292 When was the debt incurred? 1/2015 As of the date you file, the claim is: Check all that apply.	\$6,880.00
	LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 	
4.5	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Heat 4 digits of account number 7192 When was the debt incurred? 1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$4,927.00
4.6	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 3/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$3,847.00

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Debtor 1 Saiah Warren Case number (if known) Last Name

Part :	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEVILLE ASSET MANAGEME Nonpriority Creditor's Name 1132 Glade Road	Last 4 digits of account number 78N1 When was the debt incurred? 9/2017	\$3,913.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Colleyville Texas 76034 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MELROSE	
	✓ No ☐ Yes	Other. Specify PARK LINCOLN COLLEGE O	
4.8	DEVILLE ASSET MANAGEME Nonpriority Creditor's Name 1132 Glade Road Number Street Colleyville Texas 76034 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 79N1 When was the debt incurred? 9/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ O01 Collection; Collecting for ORIGINAL CREDITOR: MELROSE Other. Specify PARK LINCOLN COLLEGE O	\$828.00
4.9]	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street c/o Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Hen was the debt incurred? 7/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$550.00

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Debtor 1 Isaiah Warren Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 MB Financial \$100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 990 N. York Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60126 Illinois Elmhurst City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Unpaid Fees Is the claim subject to offset? No ◪ Yes 4.11 PLS \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6843 N Franklin Ave As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Loveland Colorado 80538 Disputed City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Payday Loan Is the claim subject to offset? **✓** No Yes Stroger Hospital of Cook County \$1,000.00 4.12 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1900 W Polk Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60612 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Unpaid Medical Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 1405 XENIUM LN N STE 180 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>Minnea</u>polis Minnesota 55441 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify __ Unpaid Fees Is the claim subject to offset? No ☐ Yes T-Mobile 4.14 \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 4515 N Santa Fe ave As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City Oklahoma 73118 Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unpaid Bill Is the claim subject to offset? $\overline{}$ No

Yes

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btor 1	Isaiah			Warren	Case n	umber (if known)	
	First Name	N	iddle Name	Last Name			
rt 3:	List Others to E	Be Notified Ab	out a Debt That Yo	u Already Listed			
colle	ection agency is t ection agency her	rying to collect e. Similarly, if y	from you for a debt you have more than or	ou owe to someone	else, list the or of the debts tha	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.	
Sec Nam	retary of State of Illi	nois		On which entry i	n Part 1 or Part	2 did you list the original creditor?	
	901 S. King Dr.			Line 4.1 of (Check	Part 1: Creditors with Priority Unsecured Claims		
Nur	Number Street			one): 		Part 2: Creditors with Nonpriority Unsecured Claims	
	cago	Illinois	60628	Last 4 digits of a	ccount number		
City		State	Zip Code				
Hari Nam	ris and Harris LTD le			On which entry i	n Part 1 or Part	2 did you list the original creditor?	
111	11 W Jackson Blvd			Line <u>4.1</u>	of (Check	Part 1: Creditors with Priority Unsecured Claims	
Nur	nber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims	
Chi	cago	Illinois	60604	Last 4 digits of a	ccount number		
City	,	State	Zip Code		occani nambor		

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Debtor 1 Isaiah Warren Case number (if known) Eirst Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	Claims for death or personal injury while you were intoxicated	6b.	\$0.00
		6c.	
		6d.	\$0.00
	6e. Total. Add lines 6a through 6d.		\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$22,600.00
Trom Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$13,787.00
	6j. Total. Add lines 6f through 6i.	6j.	\$36,387.00

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Debtor 1	Isaiah		Warren
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		50	cument rage c	2 01 7 0
Fill in this infor	mation to identify your o	case:		
Debtor 1	Isaiah		Warren	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	_
Case number (If known)				
				Check if this is an
O((; ;)	5 40011			amended filing
Official	Form 106H			
Schedul	e H: Your Co	debtors		12/15
				implete and accurate as possible. If two married people are
known). Answe	er every question.		not list either spouse as a co	f any Additional Pages, write your name and case number (if debtor.)
✓ No Yes				
Idaho, Lo	uisiana, Nevada, New Me	lived in a community pro xico, Puerto Rico, Texas, Wa		community property states and territories include Arizona, California,
	Go to line 3.			.0
	No	er spouse, or legal equiva	lent live with you at the time	9?
		ty state or territory did you	ı live?	Fill in the name and current address of that person.
	res. III Willer communi	ty state or territory and you	111106:	. I ill ill the hame and current address of that person.
	Name of your spouse,	former spouse, or legal equi	ivalent	_
	Number Street			_
	City	State	Zip Code	_
	-		•	
again as	a codebtor only if that	oerson is a guarantor or c	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), ale D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in	this information to identify	your case:						
Debto	r 1 Isaiah		Warre	n				
	First Name	Middle Name	Last N			Ch	eck if this is:	
Debto						_ _	An amended filing	
(Spouse	e, if filing) First Name	Middle Name	Last N	ame			•	
	States Bankruptcy Court for	Northern	District of Illi			_ ⊔	A supplement showing post-petition expenses as of the following date:	chapter 13
the:	number		(S	State)			onponess as or are removining date.	
(If know							MM / DD / YYYY	
Offic	cial Form 106I							
Sch	edule I: Your In	come						12/15
spouse	e. If more space is needed er (if known). Answer ever	, attach a separate she y question.					not include information about yo ional pages, write your name an	
	ll in your employment		Debtor 1				Debtor 2	
int	formation.	Employment status	- Emplo	wod			Employed	
	you have more than one job, tach a separate page with	,,	✓ Employed Not Employed				Not Employed	
inf	formation about additional			прюус	u		Not Employed	
en	nployers.	Occupation	Fueler				_	
	clude part time, seasonal, or elf-employed work.	Employer's name	Aircraft Ser	rvice In	ternatior	nal Inc.	_	
		Employer's address	4900 Diplo	4900 Diplomacy Rd				
	ccupation may include student homemaker, if it applies.		Number Str	reet			Number Street	
			Fort Worth	1	Texas	76155	_	
			City		State	Zip Code	City State Zip C	ode
		How long employed there?						
Part	2: Give Details About N	Monthly Income						
Part	Z. Give Details About iv	Monthly Income						
	nate monthly income as of t se unless you are separated.	he date you file this forn	n. If you have	nothin	g to rep	ort for any line,	write \$0 in the space. Include your no	n-filing
	u or your non-filing spouse have space, attach a separate she		combine the	inform	ation fo	r all employers f	or that person on the lines below. If yo	ou need
					For	Debtor 1	For Debtor 2 or non-filing spouse	
	List monthly gross wages, sala deductions.) If not paid monthly be.			2.		\$2,644.63		
3.	Estimate and list monthly over	time pay.		3.		+ \$0.00		
				4.		\$2,644.63		
			1 -	_		1		

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First Name Middle Name	Warren Last Name	Case number (if	
i iist ivairie iviidule ivairie	Lastivanie	FOR DEDITOR 1	Debtor 2 or -filing spouse
Copy line 4 here	→ 4.	\$2,644.63	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a	\$547.95	
5b. Mandatory contributions for retirement plans	5b	\$0.00	
5c. Voluntary contributions for retirement plans	5c	\$0.00	
5d. Required repayments of retirement fund loans	5d	\$0.00	
5e. Insurance	5e.	\$0.00	
5f. Domestic support obligations	5f	\$0.00	
5g. Union dues	5g	\$0.00	
5h. Other deductions. Specify:	5h. + _	\$0.00 +	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5h$.	+ 5e +5f + 5g 6.	\$547.95	
7. Calculate total monthly take-home pay. Subtract line 6	from line 4. 7.	\$2,096.68	
8. List all other income regularly received:			
8a. Net income from rental property and from operation business, profession, or farm Attach a statement for each property and business should be a statement for each property and business should be a statement for each property and business should be a statement for each property and business should be a statement for each property and business should be a statement for each property and from operation business.	owing		
gross receipts, ordinary and necessary business expen the total monthly net income.	ises, and 8a.	\$0.00	
8b. Interest and dividends	8b.	\$0.00	
8c. Family support payments that you, a non-filing spo dependent regularly receive	ouse, or a	_	
Include alimony, spousal support, child support, main divorce settlement, and property settlement.	tenance, 8c	\$0.00	
8d. Unemployment compensation	8d	\$0.00	
8e. Social Security	8e	\$0.00	
8f. Other government assistance that you regularly re Include cash assistance and the value (if known) of any cash assistance that you receive, such as food stamps under the Supplemental Nutrition Assistance Program) housing subsidies Specify: Food Assistance Programs Income	y non- (benefits	\$192.00	
8g. Pension or retirement income		\$0.00	
8h. Other monthly income. Specify: Est Pro Rated Federal Tax Refund	8h. + _	\$95.00 +	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e +	8f +8g + 8h. 9.	\$287.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or nor	n-filing spouse	\$2,383.68 +	= \$2,383.68
11. State all other regular contributions to the expenses Include contributions from an unmarried partner, members friends or relatives. Do not include any amounts already included in lines 2-10	s of your household, your de	ependents, your roommates,	
Specify:	or amounts that are not ave	madio to pay expenses listed i	11. + \$0.00
12. Add the amount in the last column of line 10 to the a Write that amount on the Summary of Schedules and State			applies \$2,383.68
13. Do you expect an increase or decrease within the year.	ar after you file this form?		Combined monthly income
Yes. Explain:			

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		Docu	ment Page 35 of 76	5	
Fill in this inform	mation to identify	your case:			
Debtor 1	Isaiah First Name	Middle Name	Warren Last Name	Objects Wilets to	
Debtor 2				Check if this is:	20
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	
	Sankruptcy Court f	for the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)	-			MM / DD / YYY	<u></u>
-	Form 10				
Be as complete information. If i (if known). Ansi	e and accurate a more space is ne wer every questi				
	cribe Your Hou	usenoia			
1. Is this a join					
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debt	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	5 years	✓ No.
					Yes.
	enses include f people other	No			
yourself and dependents	•	Yes			
Part 2: Estir	mate Your Ong	going Monthly Expenses			
	of a date after the	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	n non-cash government assistance uded it on Schedule I: Your Income	-		Your expenses
	or home owners	ship expenses for your residence. In t. 4.	clude first mortgage payments and		\$350.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Saiah Middle Name
 Warren Last Name
 Case number (if known)

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage paymer	nts for your residence, such as	s home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas	3		6a.	\$300.00
6b. Water, sewer, garbage coll	ection		6b.	\$0.00
6c. Telephone, cell phone, Inte	ernet, satellite, and cable service	s	6c.	\$250.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supp	plies		7.	\$620.00
8. Childcare and children's edu	ication costs		8.	\$0.00
9. Clothing, laundry, and dry cl	eaning		9.	\$128.00
10. Personal care products and	d services		10.	\$35.00
11. Medical and dental expense	es		11.	\$25.00
12. Transportation. Include gas, Do not include car payments			12.	\$300.00
13. Entertainment, clubs, recre	ation, newspapers, magazine	es, and books	13.	\$0.00
14. Charitable contributions an	nd religious donations		14.	\$0.00
15. Insurance. Do not include insurance dedu	ucted from your pay or included	in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specify:	<u>:</u>		15d	\$0.00
16. Taxes. Do not include taxes of	deducted from your pay or inclu-	ded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payme	nts:			
17a. Car payments for Vehicle	1		17a	\$0.00
17b. Car payments for Vehicle	: 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support the	at you did not report as deducted from m 106l).	18.	\$0.00
19. Other payments you make t Specify: Non-Court ordered		live with you.	40	****
	• •	of this form or an Schodula I. Vour Income	19.	\$200.00
20a. Mortgages on other prop		of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	- •		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and			20d	\$0.00
20e. Homeowner's association			20e	\$0.00
			200	φυ.υυ

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Debtor 1 Isaiah		Warren	Case number (if known)					
First Name	Middle Name	Last Name	<u> </u>					
21. Other. Specify:				21	\$0.00			
22. Calculate your mont	hly expenses.				\$2,208.00			
22a. Add lines 4 through	22a. Add lines 4 through 21.							
22b. Copy line 22 (mo		\$0.00 \$2,208.00						
22c. Add line 22a and	22b. The result is your monthly exp		22.					
23. Calculate your monti	hly net income.							
23a. Copy line 12 (you	ir combined monthly income) from	Schedule I.		23a	\$2,383.68			
23b. Copy your month	nly expenses from line 22 above.			23b	\$2,208.00			
	nthly expenses from your monthly i	ncome.			\$175.68			
The result is your	monthly net income.			23c				
For example, do you	expect to finish paying for your car expect to finish paying for your car increase or decrease because of a re-	loan within the year or do ye	ou expect your					

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)eclarat	ion Ahout an	Individual Deb	tor's Schadul	loc
Official	Form 106De	<u>ec</u>		
(If known)				
Case number			(State)	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
(Spouse, if filing)	First Name	Middle Name	Last Name	
Debtor 2	First Name	Middle Name	Last Name	
Debtor 1	Isaiah		Warren	

Check if this is an amended filing

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Isaiah Warren	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/30/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this in	formation to	identify your c	ase:						
Debt	tor 1	Isaiah				Warren				
Dala	0	First Na	me	Middle	Name	Last Name				
Debt (Spot	ior 2 ise, if filing	g) First Na	me	Middle	Name	Last Name				
Unite	ed State	es Bankruptcy	Court for the:	Northern	Dis	strict of Illinois				
Case (If kno	e numbe	er				(State)				
Of	ficia	ıl Form	107							Check if this is a amended filing
Sta	ıtem	ent of	 Financia	l Affairs 1	or Indivi	iduals F	ilina for	Bankru	intcv	04/1
Be as infor num	s comp matior ber (if	olete and ac n. If more s known). An	ccurate as po pace is neede swer every q	ssible. If two med, attach a sepuestion.	narried people parate sheet to	e are filing to this form. (gether, both On the top of	are equally i	responsible for s	upplying correct your name and case
Part	in G	ive Details	About Your	Marital Status	and Where	You Lived B	efore			
1.	What	is your curr	ent marital sta	atus?						
		Married Not married								
2.	Durin	g the last 3	years, have yo	u lived anywher	e other than w	here you live	now?			
		No Yes. List all o Debtor 1:	f the places yo	ou lived in the las	Dates Debt		nere you live n	ow.		Dates Debtor 2 lived
					there			5 1		there
							Same as	Debtor 1		Same as Debtor 1
	_	4323 W Poto Number Stree			From		Number Stree	et		From To
	_	Chicago City	Illinois State	60651 Zip Code			City	State	Zip Code	
							Same as	Debtor 1		Same as Debtor 1
	<u> </u> -	Number Stree	t		From		Number Stree	et		From To
	7	City	State	Zip Code			City	State	Zip Code	
	and ten	<i>ritories</i> includ	e Arizona, Califo		siana, Nevada, N	New Mexico, P	uerto Rico, Tex		ee or territory? (Co	mmunity property states

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$2200.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$17000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$23000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$5,523.00 Est Unemployment From January 1 of current year until Est LINK \$768.00 the date you filed for bankruptcy: Est Unemployment \$1,578.00 For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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or 1 Isaiah		War	ren	Case number	(if known)
First Name	Middle Name	Last	Name		
	es; any general partners are an officer, director, p ousiness you operate as	; relatives of any goerson in control, o	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	
Yes. List all payments	s to an insider.				
_		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City State	Zip Code				
Insider's Name					
Number Street					
City State	Zip Code				
insider? Include payments on debts No Yes. List all payments	guaranteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
Insider's Name					
Number Street					
City State	Zip Code				
Oldie Oldie	-ip 0000				I .
Insider's Name					
Number Street					
Number Street City State	Zip Code				

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Isaiah		Warren	Case number (if known	n)	
		First Name Middle Name		Last Name			
11.		thin 90 days before you filed for bankruptcy, counts or refuse to make a payment becaus			bank or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action th	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
12.		hin 1 year before you filed for bankruptcy, w pointed receiver, a custodian, or another offi		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
	✓	No					
	Ц	Yes					
Part	5:	List Certain Gifts and Contributions					
13.	Wi	ithin 2 years before you filed for bankruptcy,	did y	ou give any gifts with a	total value of more than \$60	0 per person?	
	✓	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code Person's relationship to you					

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ebtor 1	Isaiah		Warren	Case number (if know	wn)	
	First Name	Middle Name	Last Name		· -	
Wi	thin 2 years before you filed for	r bankruptcy, did	you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
V	No					
¥		:				
	Yes. Fill in the details for each	gitt or contributi	on.			
	Gifts or contributions to char	rities	Describe what you contr	ibuted	Date you	Value
	that total more than \$600				contributed	
	Charity's Name		-			
	Charly 3 Name					
			-			
	Number Street		_			
	Number Street					
	City State	Zip Code	-			
	only online	2.6 0000				
t 6:	List Certain Losses					
	Yes. Fill in the details. Describe the property you lose how the loss occurred	st and	Describe any insurance Include the amount that in	surance has paid. List	Date of your loss	Value of property lost
			pending insurance claims A/B: Property.	on line 33 of <i>Schedule</i>		
			, tell repersy.			
t 7:	List Certain Payments or	Tuanafana				
	No Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attornovis Eco. 250.00		5/29/2018	\$350.00
	Person Who Was Paid		Attorney's Fee - 350.00		5/23/2010	ψυσυ.υυ
	11101 S. Western Avenue					
	Number Street		•			
			.			
	Chicago Illinois	60643				
	City State	Zip Code	•			
	Email or website address					
	Dargon Who Mada the Day	+ if No+ V	.			
	Person Who Made the Paymen	i, if NOT YOU				
	Person Who Was Paid					
	Number Street					
			.			
	City State	Zip Code				
	Email or website address					
	Person Who Made the Paymen	L 27 NL - 1 NZ				

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Debtor 1	Isaiah		Warren	Case number (if known)	
	First Name	Middle Name	Last Name	•		
he	Ip you deal with your cred not include any payment of	litors or to make paym		behalf pay or transfer	any property to a	inyone who promised to
Ľ	Yes. Fill in the details.					
	res. Fill in the details.					
			Description and value of any patransferred	oroperty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	Oity State	Zip Oode				
<u>~</u>	d transfers that you have alre No Yes. Fill in the details.		Description and value of propertransferred		y property or eceived or debts p	Date baid transfer was made
	Person Who Received Tra	ansfer		in oxonango		
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
be	thin 10 years before you fi neficiary? nese are often called asset-p		d you transfer any property to a se	elf-settled trust or sim	nilar device of whi	ch you are a
<u>~</u>	4					
L	Yes. Fill in the details.		Description and value of the	property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Isaiah Warren Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Document Debtor 1 Isaiah Warren Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

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Deb		Isaiah				arren	Cas	se number <i>(i</i>	f known)		
		First Name	<u> </u>	Middle Name	La	st Name					
26.	Hav	e you been a party	y in any judici	al or administ	rative proce	eding under	any environme	ntal law? In	nclude settlements a	and orders	5.
		No Yes. Fill in the det	ails.								
					Court or ag	ency		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			Number Stre						On appeal
					City	State	Zip Code				Concluded
Part	11:	Give Details Ab	out Your B	usiness or Co	onnections	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, die	d you own a	business or	have any of the	following o	connections to any b	ousiness?	
			a limited liabi		-		r activity, either artnership (LLP)	full-time or p	part-time		
				naging execution the voting or e			ooration				
	✓	No. None of the a				w for each h	nusiness				
			at app.y az et	o a a			ure of the busine	ess	Employer Identific include Social Se		
		Business Name			_				EIN:		
		Number Street			— Name	of account	ant or bookkee	per	Dates business ex	xisted	
		City	State	Zip Code	_				From1	Го	
					Desci	ribe the natu	ure of the busine	ess	Employer Identific		
		Business Name			_				EIN:		
		Number Street			— Name	of account	ant or bookkeej	per	Dates business ex	xisted	
		City	State	Zip Code	_				From1	Го	
					Desci	ribe the natu	ure of the busine	ess	Employer Identific		
		Business Name			_ _				EIN:		
		Number Street			— Name	of account	ant or bookkeej	per	Dates business ex	xisted	
		City	State	Zip Code	_				From1	Го	<u> </u>

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Debte	or 1 ls	saiah			Warren	Case number (if known)
	Fi	irst Name	Middle	Vame	Last Name	
	credi ✓ N	in 2 years before yo itors, or other parti No Yes. Fill in the detai	es.	uptcy, did you g	ive a financial statement	to anyone about your business? Include all financial institutions,
	ш .				Date issued	
					Date Issued	
		Name			MM/DD/YYYY	
		N				
		Number Street				
		City	State Z	ip Code		
		•		,,		
Part	12:	Sign Below				
tr	rue an	nd correct. I unders cruptcy case can re	stand that making	g a false staten	nent, concealing property mprisonment for up to 20	ts, and I declare under penalty of perjury that the answers are an or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			e of Debtor 1			Signature of Debtor 2
		Date 5/3	30/2018			Date
	No Yes Pid you No	os u pay or agree to p			ancial Affairs for Individu	
	Ye	es. Name of person				Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortnern Di	strict of Illinois	
In re	Isaiah Warren		Case No.	
_	Debtor			(If known)
			Chapter _	Chapter 13
	DISCLOSURE OF	COMPENSAT	ION OF ATTORNE	Y FOR DEBTOR
1,	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy, or agr	eed to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$350.00
	Balance Due			\$3,650.00
2.	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (spe	cify)	
3.	. The source of the compensation paid	d to me is:		
	Debtor	Other (spe	cify)	
4.	I have not agreed to share the abmembers and associates of my la		ation with any other person unles	ss they are
		v firm. A copy of the agr	n with a other person or persons eement, together with a list of the	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;	_	· ·	e bankruptcy case, including: mining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, stat	ements of affairs and plan which	may be required;
	c. Representation of the debtor	at the meeting of credit	ors and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bankruptc	y matters;
6.	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following service	ces:
		CERT	IFICATION	
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agre	ement or arrangement for paymer	nt to me for representation of the
	5/30/2018		/s/ Brittney Mansfield	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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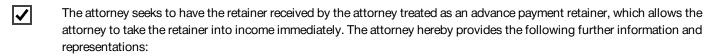
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/30/2018	
Signed:		
/s/ Isaia	h Warren	
		/s/ Brittney Mansfield
Debtor(s	3)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee	
+	\$75	administrative fee	
	\$310	total fee	

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Warren, Isaiah	Casa No	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	RIX		
Th knowledge	-	ify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	5/30/2018	/s/ Warren, Isaiah			
		Warren, Isaiah <i>Signature of Deb</i>	tor		

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

DEVILLE ASSET MANAGEME 1132 Glade Road Colleyville, TX, 76034

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Secretary of State of Illinois 9901 S. King Dr. Chicago, IL, 60628

Harris and Harris LTD 111 W Jackson Blvd Suite 600 Chicago, IL, 60604

Stroger Hospital of Cook County 1900 W Polk Street Chicago, IL, 60612

T-Mobile P O box 742596 Cincinnati, OH, 45274

TCF 200 Lake Street East Wayzata, MN, 55391

MB Financial 6111 N. River Road Des Plaines, IL, 60018 Case 18-15558 Doc 1 Filed 05/30/18 Entered 05/30/18 14:54:05 Desc Main Document Page 63 of 76

PLS 3175 175th St Suite 3 Hazel Crest, IL, 60429

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*: If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/29/2018	
Signed:		
	h Warren	\mathcal{D}_{1}
- વી	what ahrran	/s/ Brittney Mansfield
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Isaiah Warren,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$175.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$350.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$164.50/mo.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Brittney Mansfield

Accepted:

ISAIAH WARREN

Date: May 29, 2018

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Debtor 1 Isaiah First Name	Warren Middle Name Last Nar		er (if known)
	estions for Reporting Purposes	1116	
16. What kind of debts do you have?	16a. Are your debts primarily cons "incurred by an individual prim No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily busing	narily for a personal, family, on the second	are debts that you incurred to obtain on of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.		empt property is excluded and administrative unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 m	on \$1,000,000,001-\$10 billion lion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 m	on \$1,000,000,001-\$10 billion lion \$10,000,000,001-\$50 billion
Part 7: Sign Below	I have a cominged this matition, and I d	de alone con des monales de monito	un, that the information provided is two and
For you I have examined this petition, and I declare under penalty of perjury that the information provided is true a correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).		oceed, if eligible, under Chapter 7, 11,12, or 13 under each chapter, and I choose to proceed meone who is not an attorney to help me fill	
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	* /s/ Isaiah Warren And	2000 x	
	Signature of Debtor 1		nature of Debtor 2
	Executed on 5/29/2018 MM / DD / YY		ecuted on

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Debtor 1	Isaiah		Warren	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	and the second s				
Pa	Part 1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?			
2000	☑ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and			
×	/s/ Isaiah Warren And Ann	*			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 5/29/2018	Date			
	MM/DD/YYYY	MM/DD/YYYY			

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Debtor '		M. Lat. M.	Warren	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before you fil editors, or other parties.	led for bankruptcy, did y	ou give a financial state	ement to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details be	elow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City Sta	te Zip Code	_	
W- 11 W	0' - D. I			
Part 12	Sign Below			
true	and correct. I understan	d that making a false st	atement, concealing pr	hments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	🗶 /s/ Isaiah	Warren Lill	W.	×
	Signature of	Debtor 1		Signature of Debtor 2
	Date 5/29/2	018		Date
Did	you attach additional pag	ges to Your Statement o	f Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?
abla	No			
	Yes			
Did	you pay or agree to pay s	omeone who is not an a	ttorney to help you fill o	out bankruptcy forms?
V	No			
□	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATION OF	CREDITOR MATR	IIX
The above knowledge.	ve named Debtors hereby verify that the attach	ned list of creditors is true	and correct to the best of their
Date:	5/29/2018	/s/ Warren, Isaiah Warren, Isaiah Signature of Debto	held along

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Debte	or 1 Isaiah First Name	Middle Name	Warren Last Name	Case number (if known)	
16	Calculate the median family income that applies to you. Follow these steps:				
10.	16a. Fill in the state in which you live. Illinois				
			0		
	16b. Fill in the number of people in your household.				\$68,687.00
	household	y income for your state and siz	w1	list of applicable median income amounts, go online	400,007.00
using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy cle					
17.	How do the lines compare		V 0 0 0 0 00 00		
17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not do under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2)					
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C. § 1325(b)(3)</i> . Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.				
Part	3: Calculate Your Con	nmitment Period Under 1	1 U.S.C. §1325(b)(4	1)	
18.	Copy your total average n	nonthly income from line 11.	*/************************************		\$1,331.67
19.	Deduct the marital adjust commitment period under 1	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.			
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00
	19b. Subtract line 19a from line 18.				\$1,331.67
20. Calculate your current monthly income for the year. Follow these steps:					
	20a. Copy line 19b.				\$1,331.67
	Multiply by 12 (the nu	mber of months in a year).			x 12
	20b. The result is your current monthly income for the year for this part of the form.				\$15,980.04
	20c. Copy the median family income for your state and size of household from line 16c.				\$68,687.00
21.	ow do the lines compare?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, 4, <i>The commitment period is 5 years</i> . Go to Part 4.					
Part 4: Sign Below					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
* /s/ Isaiah Warren and Mary					
Signature of Debtor 1 Date 5/29/2018 Date					
	MM/DD/YYYY MM/DD/YYYY				
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.					